DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

AUTOMATED GLOBAL RISK MANAGEMENT

the specification of which ((check one) is:			
[] attached hereto	[X] was fi as Applic and amend	ed on <u>March 20,</u> ntion Serial No led on	(if applica	ble).
[] was described a filed on	nd claimed in PCT Appland amen	ication No	9 on	
I hereby state that specification, including the	I have reviewed and und claims, as amended by	erstand the content any amendment ref	s of the above- ferred to above	identified
I acknowledge the accordance with Title 37, 0	duty to disclose all info	mation I know to bon, § 1.56.	e material to p	patentability in
I hereby claim the application(s) listed below disclosed in the prior Unite United States Code § 112, Code of Federal Regulatio the national or PCT international or PCT international states.	ed States application in t I acknowledge the duty ns, § 1.56(a) which occu	ect matter of each on the manner provided to disclose material tred between the fi	f the claims of d by the first pa l information a	this application is not aragraph of Title 35, is defined in Title 37,
Serial 1	Number Filing I	<u>Pate</u>	<u>Status</u>	
I hereby declare the statements made on informate with the knowledge imprisonment, or both, unfalse statements may jeop	that willful false statemeder Section 1001 of Title	eved to be true; and the like so and the United S	d further that the made are puni States Code and	hese statements were shable by fine or d that such willful
And I hereby app	oint:			
John E. Kidd Victor Siber Margaret B. Kelley Philip E. Roux Michael J. Pantuliano Joseph P. Kincart	Reg. No. 19,916 Reg. No. 25,149 Reg. No. 29,181 Reg. No. 31,295 Reg. No. 18,971 Reg. No. 43,716	James V. M Joseph Levi Victor J. Ge C. Joseph L Leora Ben- Robert D. S	i eraci aughon, II Ami	Reg. No. 41,966 Reg. No. 41,152 Reg. No. 38,157 Reg. No. 31,389 Reg. No. 32,455 Reg. No. 33,775

Michael M. O'Shea Joel N. Bock Gerard P. Norton John T. Johnson Frank C. Cimino Nada Jain	Reg. No. 35,631 Reg. No. 36,456 Reg. No. 36,621 Reg. No. 37,363 Reg. No. 39,945 Reg. No. 41,431	Mitchell S. Feller David F. Ries Anne M. Coughlin David S. Figatner Steven J. Lever	Reg. No. 42,530 Reg. No. 43,046 Reg. No. 43,564 Reg. No. 44,106 Reg. No. 46,871
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all of the firm of Clifford Chance Rogers & Wells LLP, 200 Park Avenue, New York, New York 10166-0153, my attorney with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Address all communications to:

Joseph P. Kincart, Esq. Clifford Chance Clifford Chance Rogers & Wells LLP 200 Park Avenue, 53rd Floor New York, NY 10016 (212) 878-3289

Wherefore I request that Letters Patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, and I hereby subscribe my name to the foregoing specification and claims, declaration, power of attorney, and this petition.

Full name of sole or first inventor <u>David Lawrence</u>		
Inventor's signature	Date:	
Residence		
Citizenship		
Post Office Address		